https://www.financial-planning.com/ce-quiz/continuing-education-credit-january-2026

Continuing Education credit — January 2026

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

-

1. Which of the following is not characteristic of a tax-gain harvesting strategy? *

Realizes gains at lower tax rates
Is typically performed at the beginning and end of the year
The wash sale rule does not apply
Decreases cost basis

Related Content: How to turn appreciated stock into tax savings with gain harvesting

-

2. Tax-gain harvesting allows single-filing clients having low-income years to realize long-term gains tax-free up to the limit of the 0% bracket, which now stands at: *

$48,650
$49,450
$46,250
$47,950

Related Content: How to turn appreciated stock into tax savings with gain harvesting

-

3. In a Section 351 ETF conversion, a single contributed stock may not exceed what percentage of the investor’s portfolio value? *

85%
65%
45%
25%

Related Content: 4 ways Section 351 ETF conversions keep client taxes at bay

-

4. Starting in 2026, ABLE savings accounts are available to individuals who experienced the onset of significant disabilities before what age? *

56
46
36
26

Related Content: ABLE accounts get huge expansion in 2026 — what advisors should know

-

5. According to a recent FINRA Foundation survey, what percentage of nonretirement account holders believe they are paying zero fees on those accounts? *

18%
20%
24%
36%

Related Content: Retail investor knowledge gap opens door to advisor opportunities

-

6. On which financial topic did participants in the FINRA Foundation investor survey score highest? *

Stocks
Risk and return
Inflation
Buying on margin

Related Content: Retail investor knowledge gap opens door to advisor opportunities

-

7. A recent SEC risk report red-flagged marketing disclosure missteps for advisors who use endorsements, testimonials or ratings. Which of the following is allowed? *

Disclosures via hyperlinks
Footnotes in a smaller font than the testimonial
Undated advisor honors and awards
Celebrity endorsements

Related Content: Bad links, tiny notes: SEC warns advisors of marketing missteps

-

8. How should an advisor calculate compensation to determine if they qualify for the $1,000 “de minimis” exception for disclosing payments to third-party promoters? *

Exclude payments to “refer-a-friend” services, as these are exempt.
Aggregate all compensation paid to the third party during the preceding 12 months.
Ensure no single individual payment to the third party exceeds the $1,000 threshold.
Calculate the average monthly payment to ensure it does not exceed $100 per month.

Related Content: Bad links, tiny notes: SEC warns advisors of marketing missteps

-

9. Which of the following U.S. states has the highest marginal corporate income tax rate? *

California
Illinois
New Jersey
Connecticut

Related Content: 2026 corporate tax landscape: What advisors need to know

-

10. This was the only state to increase its top corporate tax in 2026, moving from 6.5% to 7%: *

Kansas
Utah
North Carolina
Nebraska

Related Content: 2026 corporate tax landscape: What advisors need to know

-